Please amend claims 1, 10, 31 and 37 to read as follows:

1.   (Currently Amended) A An account lending and borrowing system responsible for collecting, storing and forwarding account information and associated account approval information for use with prospective credit or debit transactions between terminals, on one hand, and hosts of financial institutions that maintain financial accounts and are parties to said transactions, on the other, enabling account withdrawals and charge requests to be initiated by either the accountholder himself or by someone other than the accountholder, using an authorization code as a substitute for said account and the associated account approval information, allowing either said terminal or the host of the financial institution any other party involved in said prospective credit or debit transaction to acquire said account and associated account approval information from a non-fiduciary external source, not a party to the transaction and herein called a "trigger server", prior to said transaction reaching it's processing host system and

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outside of the ~~boundaries~~ settlement commitments of said

credit or debit transaction and its associated parties, as

if said account and associated account approval information

had been supplied to ~~at least one party to~~ said transaction

directly by the accountholder himself; which system

comprises:

a) an input terminal in which an accountholder, on a

preliminary first communication session, sets up the

borrowing account by providing ~~provides~~ data indicating an

account from where funds could be withdrawn or to where

charges could be made, additionally, any associated account

approval information required for the effective use of said

account, and account use restriction information, if any,

comprising the terms and conditions for allowing a

subsequent ~~an~~ external credit or debit transaction to borrow

and utilize said previously set up account, which account

use restriction information may include a cap value on the

amount of said external credit or debit transaction, all of

which are transmitted to;

b) a trigger server, independent of the financial

institution that maintains the account, which stores said

account information, as well as said corresponding account

approval information along with said account use restriction

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information, if any, in association with an authorization
code known to the accountholder, and thereafter delivers
said account information and associated account approval
information, either back to said terminal or to ~~the host of
the financial institution~~ another party involved in said
prospective credit or debit transaction, as a separate
communication session, prior to said prospective credit or
debit transaction request reaching its processing host
system ultimately responsible for approving or denying the
charge, said delivery of the previously set up borrowing
account in response to a request carrying the corresponding
~~an~~ authorization code, provided that the verification of
said authorization code is successful, and that said
prospective ~~external~~ credit or debit transaction complies
with said account use restriction information, if any, as
initially set by the accountholder; and

c) a requesting terminal, set to participate in a
prospective credit or debit transaction with a host, which
at a subsequent point in time receives an authorization code
from a presenter, not necessarily the owner of the account
to be used in said transaction, as an alternate payment
method for said prospective credit or debit transaction, and
transmits said entered authorization code to said trigger

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server, along with additional information, if any, about said prospective credit or debit transaction, in a request for acquiring said account and associated account approval information from the trigger server, said request a separate communication session independent of the financial transaction itself and prior to said prospective credit or debit transaction request reaching its financial institution's processing host system ultimately responsible for approving or denying the charge, enabling said financial institution's processing host system to receive said transaction request along with said downloaded account and associated account approval information necessary for the effective use of the account, in place of the authorization code initially presented to said terminal as the alternative payment method for said prospective credit or debit transaction, said account and associated account approval information to be used in said prospective credit or debit transaction between said terminal and host, as if said downloaded account and its associated account approval information had been supplied to said external credit or debit transaction directly by the accountholder himself, and provided that said prospective credit or debit transaction

request complies with said account use restriction

information, if any, as <u>initially</u> set by the accountholder.

2.   (Previously Presented) A system as claimed in claim 1,

wherein the input terminal includes means for collecting and

transmitting said data to said trigger server, comprising at

least one of an automated teller machine, a credit or debit

card block, a point of sale machine, a personal computer, a

lotto machine, a touch-tone telephone, a fax machine, and a

wireless device.

3.   (Original) A system as claimed in claim 1, wherein the

input terminal generates a random authorization code, and

transmits said authorization code to the trigger server for

storage and association with said account and account

approval information.

4.   (Original) A system as claimed in claim 1, wherein the

authorization code is established by the sender via keyboard

input, digitally, optically or magnetically.

5.   (Previously Presented) A system as claimed in claim 1,

wherein the input terminal also includes at least one of a

monitor screen, a barcode reader, a printing device, a
magnetic-card writer and a magnetic card reader.

6. (Previously Presented) A system as claimed in claim 5,
wherein the authorization code is printed as numbers,
letters, symbols, or barcode, or is digitally, magnetically
or optically stored.

7. (Previously Presented) A system as claimed in claim 1,
wherein the requesting terminal includes means for
transmitting said authorization code to said trigger server,
comprising at least one of an automated teller machine, a
credit or debit card block, a point of sale machine, a
personal computer, a lotto machine, a fax machine, a
wireless device and a touch-tone telephone.

8. (Previously Presented) A system as claimed in claim 1,
wherein the requesting terminal also includes at least one
of a monitor screen, a printing device, a barcode reader and
a magnetic card reader.

9. (Previously Presented) A system as claimed in claim 1,
wherein the account is any account capable of being

authorized electronically, including at least one of a

credit account, a checking account, a savings account, a

money market account, an investment account and a telephone

account.

10. (Currently Amended) A method for <u>borrowing and lending</u>

<u>accounts that enables</u> ~~enabling~~ collection, storage and

delivery of account information and associated account

approval information for use with prospective credit and

debit transactions between terminals and hosts of financial

institutions that maintain financial accounts and are

parties to said transactions, allowing account withdrawals

and charge requests to be initiated by either the

accountholder himself or someone other than the

accountholder, using an authorization code as a substitute

for said account and associated account approval

information, enabling either said terminal or ~~host~~ <u>any other</u>

<u>party</u> involved in said prospective credit or debit

transaction to acquire said account information and

associated account approval information from a non-fiduciary

external source, not a party to the transaction <u>itself</u> and

herein called a "trigger server", <u>prior to said charge</u>

<u>request reaching the financial institution's processing host</u>

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system ultimately responsible for approving or denying the
charge and outside of ~~the boundaries of~~ any settlement
commitments related to said credit or debit transaction and
its associated parties, as if said account and associated
account approval information had been supplied to ~~at least~~
~~on party to~~ said transaction by the accountholder himself,
which method comprises the steps of:

a) setting ~~etting~~ up a borrowing account for an
accountholder by providing data indicating (1) an account
from where funds could be withdrawn or to where charges
could be made, ~~additionally,~~ (2) any associated account
approval information necessary for the effective use of said
account, and (3) account use restriction information, if
any, comprising the terms and conditions for allowing an
external credit or debit transaction to utilize said
account, which account restriction information may include a
cap value on the amount of said external credit or debit
transaction;

b) transmitting said data to a trigger server,
independent of the financial institution that maintains the
account, which trigger server stores said account
information, said corresponding account approval information
and said account use restriction information, if any, for

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said account, in association with an authorization code known to the accountholder;

c) entering said authorization code at a requesting terminal, as an alternate payment method for said prospective credit or debit transaction between said terminal and the host of the financial institution involved in the transaction;

d) causing a request to said trigger server, from either the terminal or ~~the host~~ any other party involved in said prospective credit or debit transaction, containing the entered authorization code as well as additional information about said credit or debit prospective transaction, if available, in an attempt to acquire said previously set up account information and associated account approval information corresponding to said authorization code, in a separate communication session prior to said prospective credit or debit transaction request reaching its processing host system ultimately responsible for approving or denying the charge, said borrowed account to be used as the withdrawal or charge account for said prospective credit or debit transaction, by ~~said terminal or said host~~ the parties involved in the transaction;

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e) the trigger server verifying the authenticity of the entered authorization code as well as the compliance of said prospective credit or debit transaction with the terms and conditions associated with said authorization code, if any, as previously set by the accountholder;

f) the trigger server delivering to said terminal or ~~said host~~ to another party involved in the transaction, the account information and associated account approval information corresponding to said entered authorization code upon validation of said entered authorization code, prior to said prospective credit or debit transaction request reaching its processing host system ultimately responsible for approving or denying the charge;

g) the trigger server enabling said processing host system to receive and utilize said account and associated account approval information ~~to be used~~ as the charge or withdrawal account for said prospective credit or debit transaction ~~between said terminal and said host~~ without further participating in any liability related to the outcome of said transaction; and

h) allowing said credit or debit transaction attempt to occur between said terminal and host utilizing the acquired said account information and associated account approval

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information from said trigger server, as if said account
information and associated account approval information had
been supplied to said credit or debit transaction directly
by the accountholder himself.

11. (Original) A method as claimed in claim 10, wherein
accountholder is charged a service charge at the input
terminal.

12. (Original) A method as claimed in claim 10, wherein a
service charge is imposed at the requesting terminal.

13. (Canceled).

14. (Original) A method as claimed in claim 10, which
further comprises entering a beneficiary account to where
money should be remitted.

15. (Previously Presented) A method as claimed in claim 14,
wherein said beneficiary account is an account capable of
receiving funds electronically, including at least one of a
checking account, a money market account, an investment
account, and a savings account.

16. (Previously Presented) A method as claimed in claim 14, wherein the beneficiary account is entered via at least one of a magnetic or digital card, keyboard input, and a barcode reader.

17. (Original) A system as claimed in claim 1, which further comprises means at the requesting terminal for entering personal identification.

18. (Previously Presented) A system as claimed in claim 17, wherein said identification is input via at least one of a keyboard, a magnetic or digital card, and a barcode reader.

19. (Previously Presented) A system as claimed in claim 1, wherein the accountholder is charged a service charge at the input terminal.

20. (Original) A system as claimed in claim 1, wherein a service charge is imposed at the requesting terminal.

21. (Original) A system as claimed in claim 1, which further comprises means for entering a beneficiary account to where money should be remitted.

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22. (Previously Presented) A system as claimed in claim 21, wherein said beneficiary account is an account capable of receiving funds electronically, including at least one of a checking account, a money market account, an investment account, and a savings account.

23. (Previously Presented) A system as claimed in claim 21, wherein the beneficiary account is entered via at least one of a magnetic or digital card, keyboard input, and a barcode reader.

24. (Previously Presented) A method as claimed in claim 37, wherein said step of entering the authorization code at a requesting terminal further comprises a step of entering personal identification.

25. (Canceled).

26. (Previously Presented) A system as claimed in claim 1, wherein the input terminal is capable of receiving and transmitting additional terms and conditions for the use of said accounts.

27. (Previously Presented) A system as claimed in claim 26, wherein said server is capable of storing said terms and conditions for the use of the accounts in association with said authorization codes.

28. (Previously Presented) A system as claimed in claim 27, wherein said requests for said data include additional information about said transactions.

29. (Previously Presented) A system as claimed in claim 28, wherein said additional terms and conditions include at least one of (1) a cap value on the amount of the transaction, (2) dates and times when the use of the account could or could not be permitted, and (3) the identity of payees to which the use of the account is or is not allowed.

30. (Previously Presented) A system as claimed in claim 29, wherein said server transmits said account information to said requesting terminal only if said transactions comply with said terms and conditions.

31. (Currently Amended) A An account lending and borrowing system for collecting, storing and delivering data relating

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to chargeable financial accounts for use in credit and debit transactions, based upon authorization codes, from a computer server, called a "trigger server", that is independent of the financial institutions that maintain said accounts and any other entities that are parties to said transactions, said system comprising, in combination:

a) a trigger server which receives, and stores and delivers data defining a plurality of chargeable borrowing accounts for use in credit and debit transactions, as well as any additional information required for the effective use of said accounts, along with an authorization code associated with each account, and thereafter delivers said stored data either back to the terminal or to another party to said transaction, prior to said prospective credit or debit transaction request reaching its processing host system ultimately responsible for approving or denying said transaction request, said trigger server not being a party to having no further participation in said transactions and being independent of the financial institution that maintains each account;

b) an input terminal which receives said data from account holders and transmits said data to said server in order to set up the borrowing account; and

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c) a requesting terminal which receives authorization codes from users and transmits them to said trigger server to acquire said <u>borrowing account</u> data for use in effecting said transactions<u>;</u>

<u>wherein said authorization codes are responsible for</u> <u>downloading from said trigger server, said account</u> <u>information and associated account approval information</u> <u>necessary for the effective use of said account in said</u> <u>prospective credit or debit transactions, prior to said</u> <u>transaction requests reaching their financial institution's</u> <u>processing host system ultimately responsible for approving</u> <u>or denying said requests;</u>

~~wherein~~ <u>whereby</u> said users may be said account holders or persons acting in behalf of said account holders.

32. (Previously Presented) A system as claimed in claim 31, wherein the input terminal is capable of receiving and transmitting additional terms and conditions for the use of said accounts.

33. (Previously Presented) A system as claimed in claim 32, wherein said server is capable of storing said terms and conditions for the use of the accounts in association with said authorization codes.

34. (Previously Presented) A system as claimed in claim 33, wherein said requests for said data include additional information about said transactions.

35. (Previously Presented) A system as claimed in claim 34, wherein said additional terms and conditions include at least one of (1) a cap value on the amount of the transaction, (2) dates and times when the use of the account could or could not be permitted, and (3) the identity of payees to which the use of the account is or is not allowed.

36. (Previously Presented) A system as claimed in claim 35, wherein said server transmits said account information to said requesting terminal only if said transactions comply with said terms and conditions.

37. (Currently Amended) A lending and borrowing method responsible for collecting, storing and delivering financial

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accounts for use in credit and debit transactions, based
upon authorization codes, from a computer server, called a
"trigger server" not a party to said transactions and
independent of the financial institution that maintains said
accounts, which method comprises the steps of:

a) collecting data defining a plurality of chargeable
borrowing accounts for use in credit and debit transactions,
as well as any additional information required for the
effective use of said accounts;

b) transmitting said borrowing account data to a
trigger server, not a party to said transactions and
independent of the financial institutions that maintain said
accounts;

c) said trigger server confirming receiving and storing
said data in association with a unique authorization code
for each account;

d) entering authorization codes at a requesting
terminal;

e) transmitting requests for acquiring said borrowing
account data to said trigger server, utilizing said entered
authorization codes; and

f) said trigger server validating said requests and
delivering said borrowing account data associated with said

entered authorization code for use in said transactions,

prior to said transaction requests reaching their processing

host system ultimately responsible for approving or denying

said transaction requests, and with no further involvement

of said trigger server in said transactions.

38. (Previously Presented) The method as claimed in claim

37, further comprising the steps of transmitting to said

server, in addition to said data, terms and conditions for

use of an account, and storing said terms and conditions in

said server in association with said data about said account

and said associated authorization code.

39. (Previously Presented) The method as claimed in claim

38, further comprising the steps of transmitting additional

information about transactions to said server, in addition

to said request for acquiring said data for said

transaction, and validating said request only if the

transaction complies with said terms and conditions.